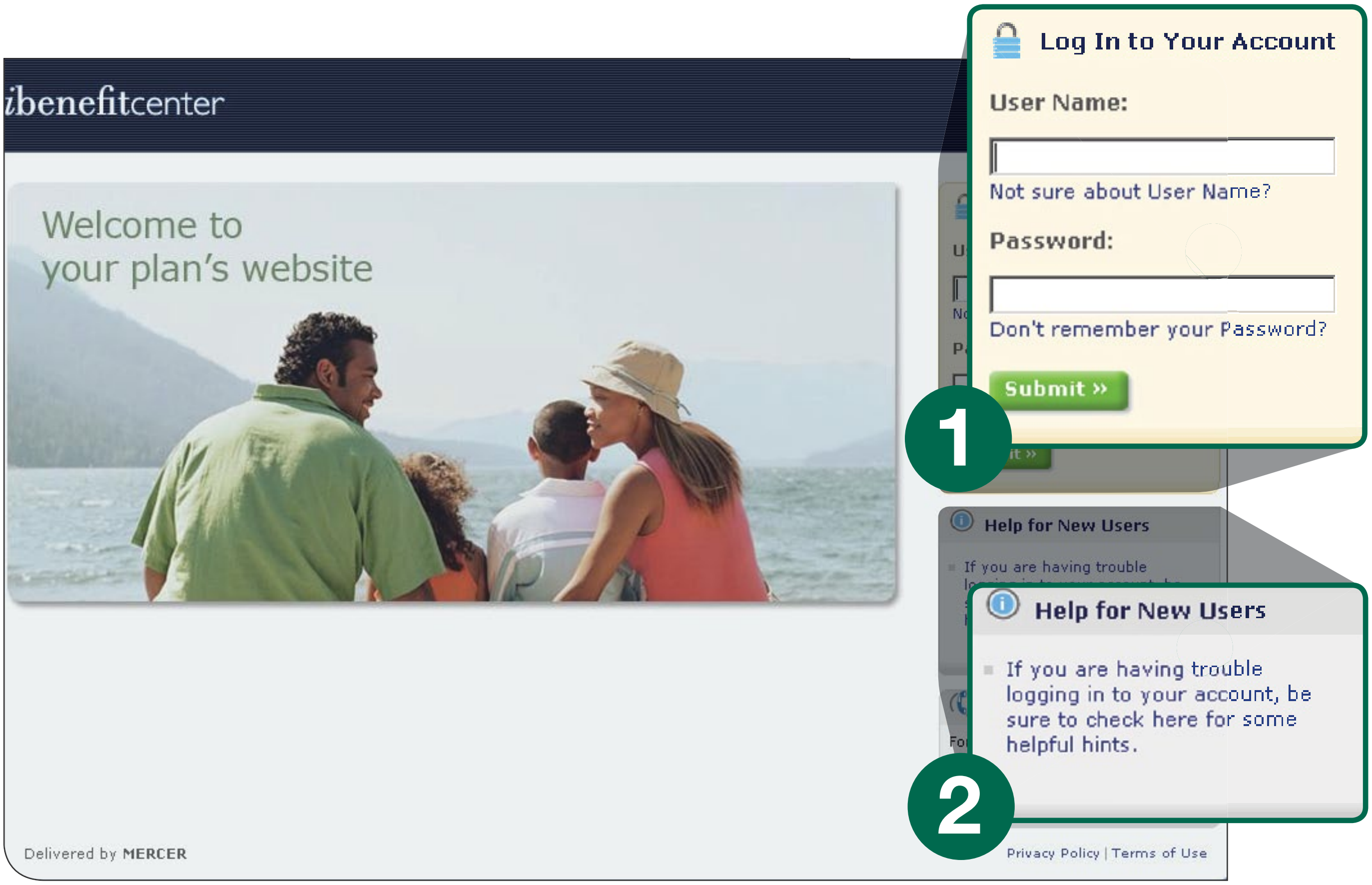
ANYTIME ONLINE ACCESS

Your new SIP website: **www.ibenefitcenter.com**, offers you many valuable online resources and learning tools. This reference sheet will provide you with an overview of how to navigate the site and perform some common transactions.

Login

You will need your User Name and Password each time you enter the site.



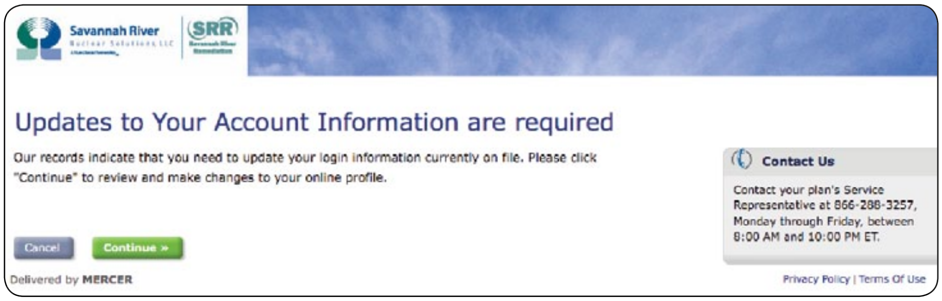
1. *You initial User Name will be your full Social Security number (SSN), without dashes, and your initial Password will be your full date of birth (MMDDYY).*

2. *For Security purposes, you will be prompted to change both your User Name and Password after you log on for the first time.*

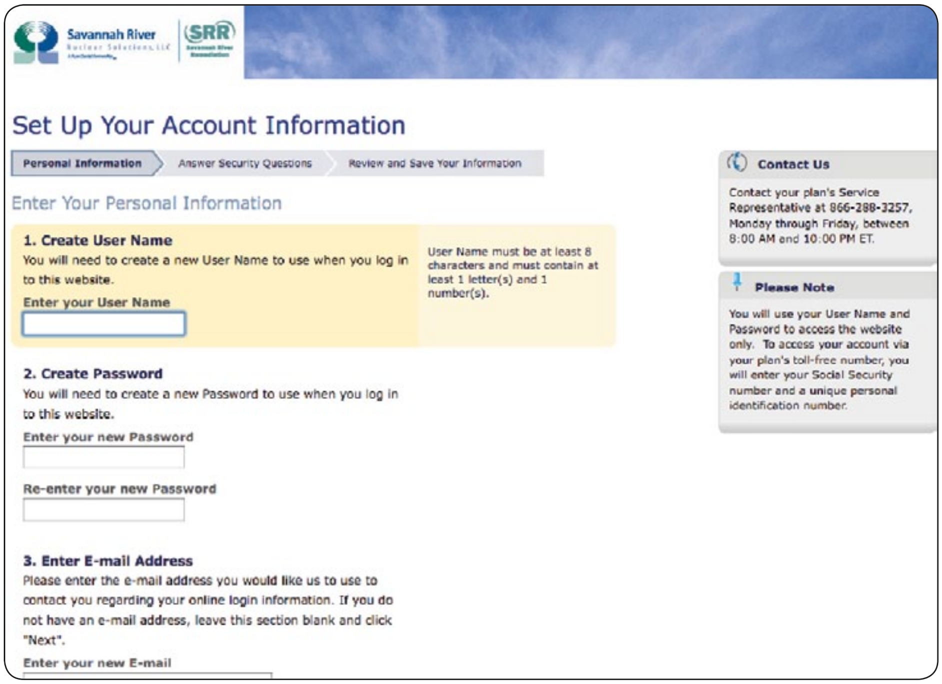
After you log in for the first time:

You'll need to read and accept the "Terms and Conditions Agreement." Then, select "Next" to proceed.

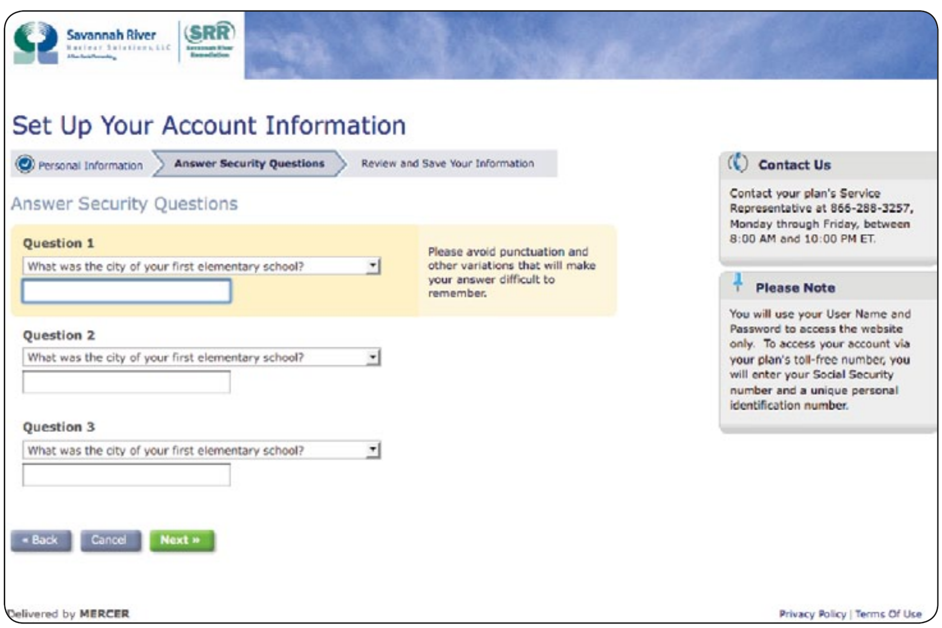
You'll now need to change your login information. Select "Continue" to set up your account information.



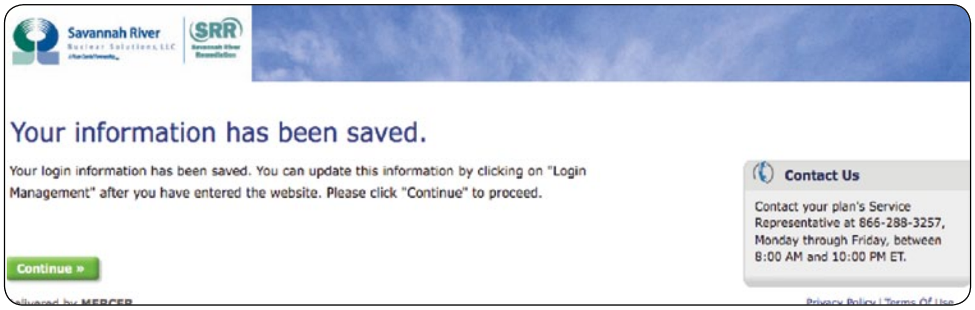
Create your new User Name and Password, which must be at least 8 characters and must contain at least 1 letter(s) and 1 number(s). Then, enter your e-mail address and select “Next” at the bottom of the screen.



Select your three security questions and answers. Then, select “Next.”



Review and then save your information by clicking "Next." Then select "Continue" to view the SIP homepage.



“myWealth” SIP homepage

From the new myWealth homepage you can access:

1 *Your SIP balance*

2 *Financial Engines’ advisory services available in September*

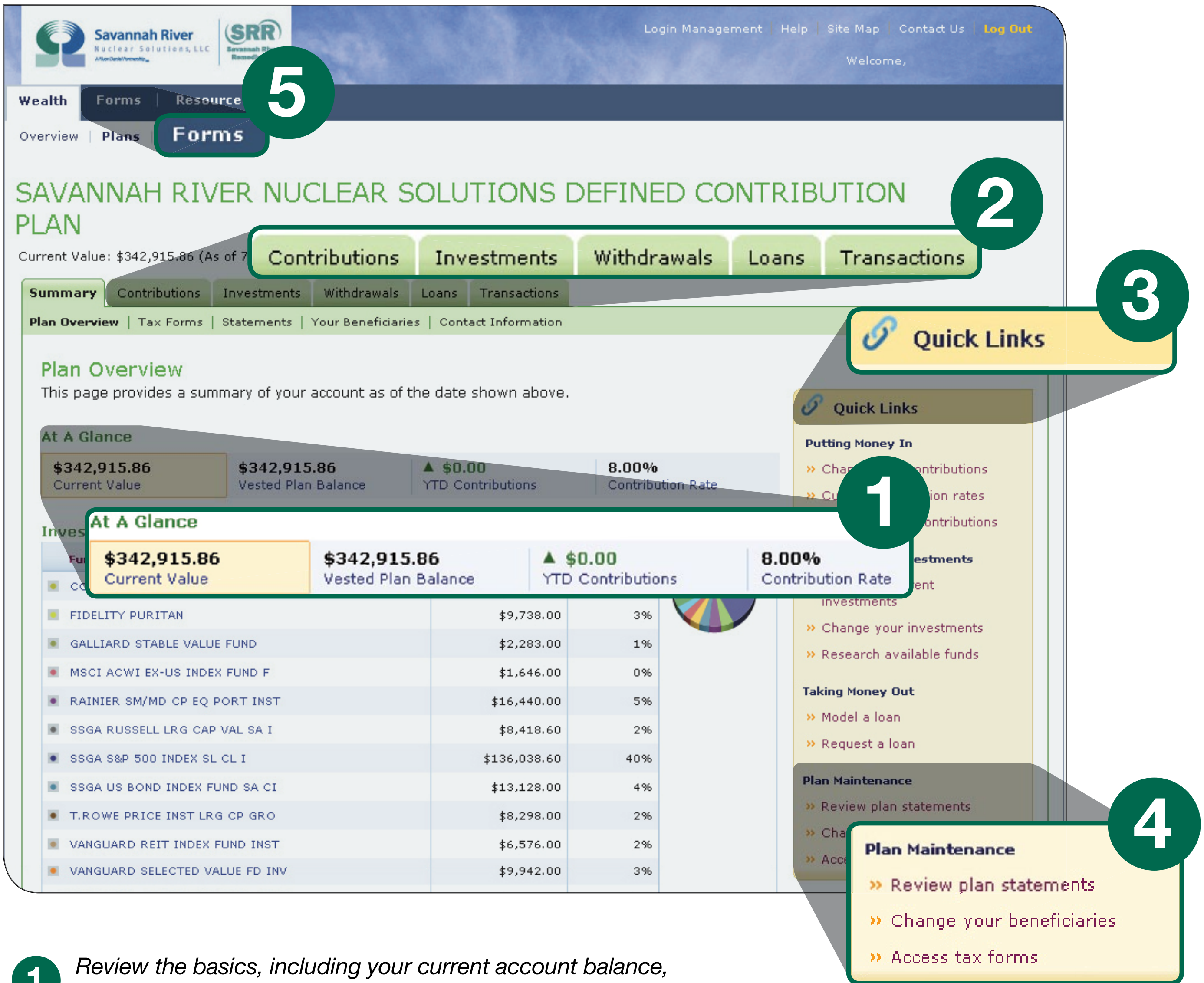
3 *A retirement readiness calculation that will show your current balance and the amount you may need for retirement*

4 *Personalized messages, suggesting appropriate actions you may need to take, such as naming a beneficiary*

5 *Select the “Plans” tab at the top of the screen to go to the SIP summary page.*

SIP summary page

From the Plan Overview Summary screen you can:



1 *Review the basics, including your current account balance, contribution rate, and personalized rate of return*

2 *Make account changes*

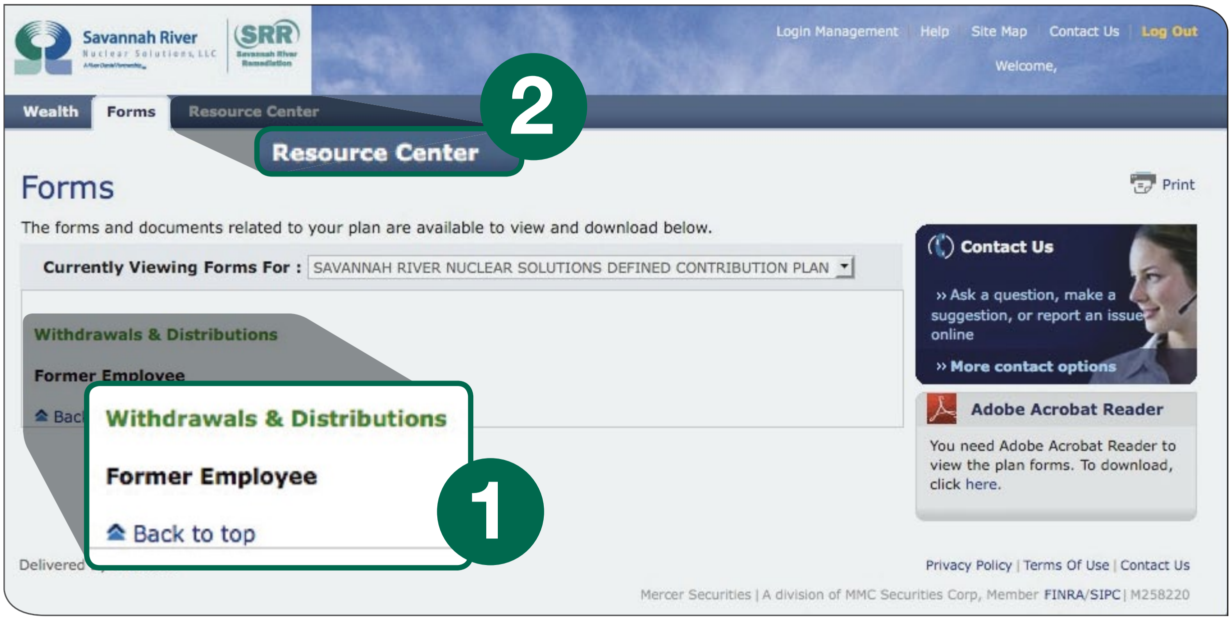
3 *Use "Quick Links" to change your contribution rate, change how your money is invested, or research the funds available in the SIP*

4 *Update your beneficiary information and view your account statements online*

5 *Select the "Forms" tab at the top of the screen to access forms related to the SIP.*

Forms

From the Forms screen you access:



1 *Forms related to the SIP will be available to view and download in this section.*

2 *Select the "Resource Center" tab at the top of the screen to access tools, calculators and other SIP information.*

Resource Center

The resource center provides:

1. *One stop-access to educational tools and articles*
2. *Keep your retirement plan up-to-date by reminding you of actions you need to take based on certain life events*
3. *Access to the SIP education guide, Summary Plan Description, and more SIP documents*

If you have any questions about the website, please call 1-866-288-3257 (toll-free), between 8:00 a.m. and 10:00 p.m. Eastern Time, Monday through Friday, to speak with a Service Representative.